

An aerial photograph of a waterfront town, likely in New England, showing a dense cluster of houses with dark roofs nestled among lush green trees. A winding river or lake flows through the town, with several boats docked at piers along the shore. The foreground shows a rocky shoreline with more boats and a small pier. The background is a dense forest of tall evergreen trees.

KEEPING WATERFRONT PROPERTY OWNERS IN THE KNOW

Barbara Brumbaugh
Katie Cullipher
KC Filippino
Jill Sunderland

HAMPTON ROADS PLANNING DISTRICT COMMISSION

The background of the slide features a dark, textured map of the Hampton Roads region in Virginia. A blue pushpin is pinned to the map, its point resting near the center. The map shows various cities and counties, including Richmond, Norfolk, and Chesapeake. The overall tone is professional and regional.

The Commission:

“forum for local and elected officials to deliberate and decide issues of regional importance”

The Staff:

“provides credible and timely planning, research, and analysis on matters of mutual concern”

ONE OF 21 REGIONAL PLANNING AGENCIES IN VA | 17 MEMBER JURISDICTIONS | 1.7 MILLION PEOPLE



17 Localities

**Regional hub to
address problems
greater than local
significance**

5 Departments



askHRgreen.org

POWERED BY 17 member jurisdictions + HRSD



Stormwater
Education



Litter Prevention,
Recycling &
Beautification



Water
Conservation &
Awareness



FOG / Sanitary
Sewer Overflow
Prevention



PUBLIC OUTREACH REQUIREMENTS

BRAND AWARENESS

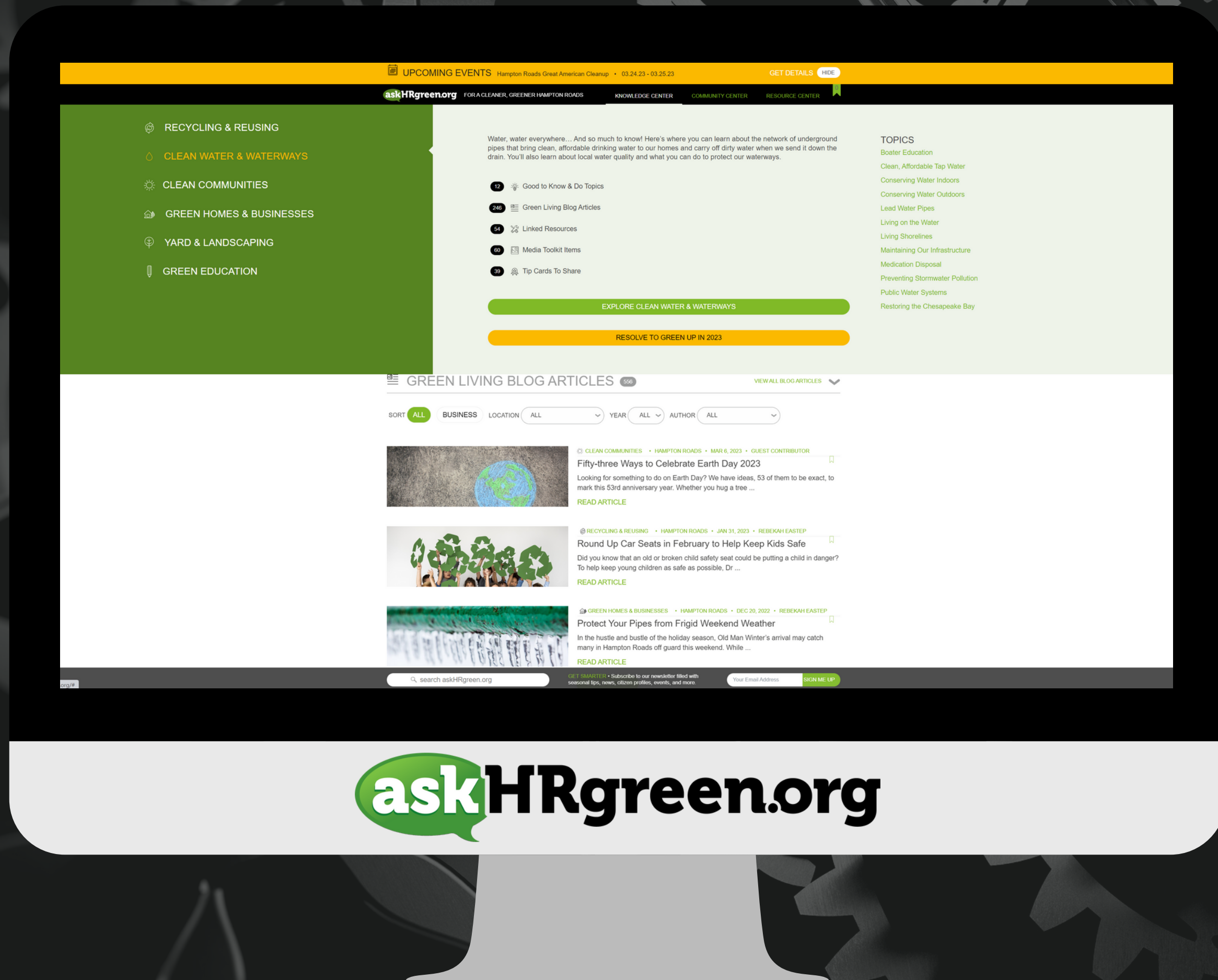
CONSISTENT MESSAGING

GREATER ACCESS TO RESOURCES

IMPROVED REACH

ECONOMIES OF SCALE

**WHY DO
THIS WORK
TOGETHER?**



BLOG, EVENT CALENDAR, MEDIA TOOLKIT



EVENTS SOCIAL MEDIA MEDIA RELATIONS ADVERTISING PROMOTIONAL MATERIALS





Environmental
Education Mini
Grant Program



Pet Waste Station
Grant Program



Cigarette Waste
Receptacle Grant
Program

REGIONAL GRANT PROGRAMS

HITTING THE STREETS WITH ASKHRGREEN.ORG

...WELL, THE SIDEWALKS

"WRITE AS RAIN" CAMPAIGN

Hidden "green" messages on sidewalks & streetscapes - only visible when wet



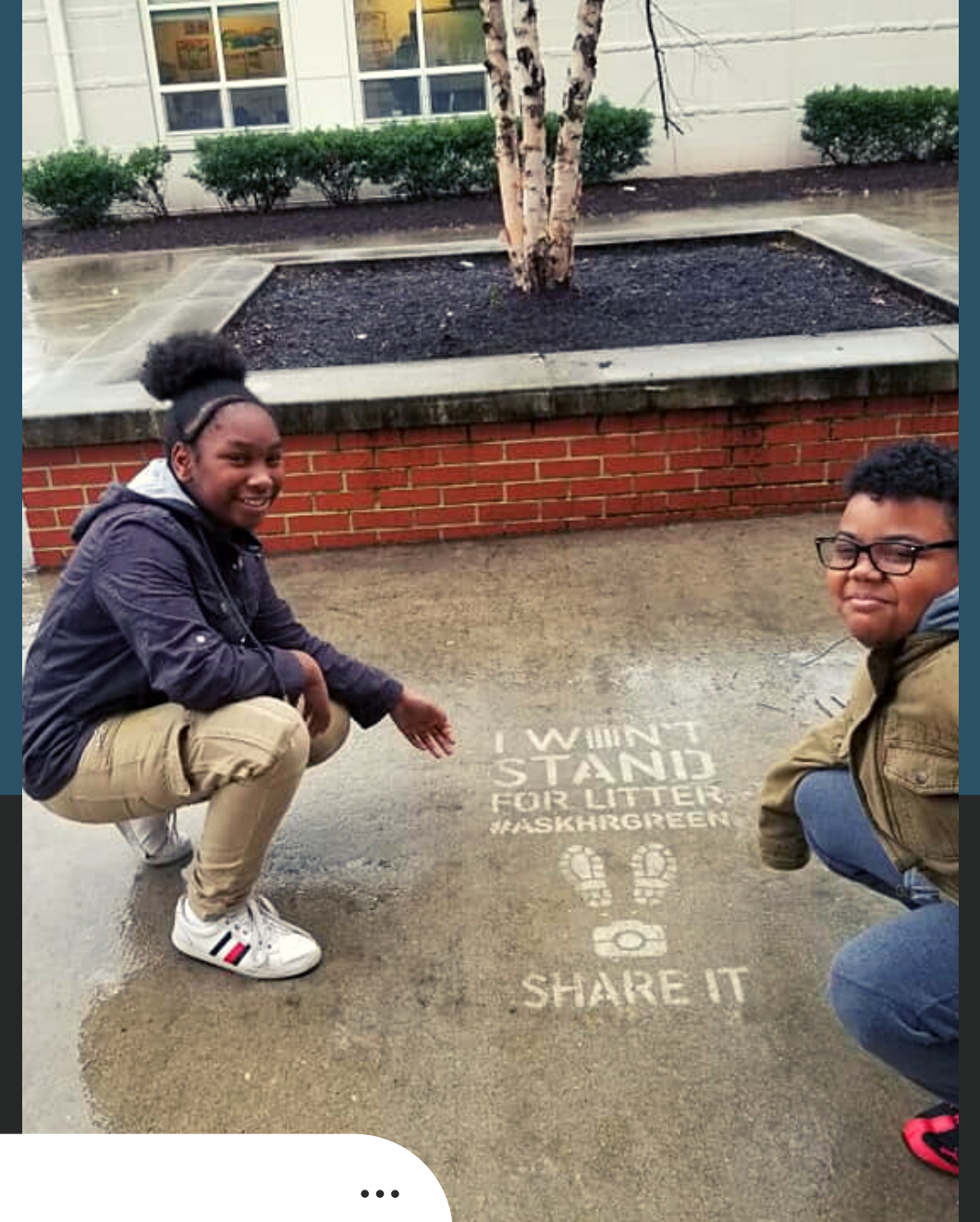
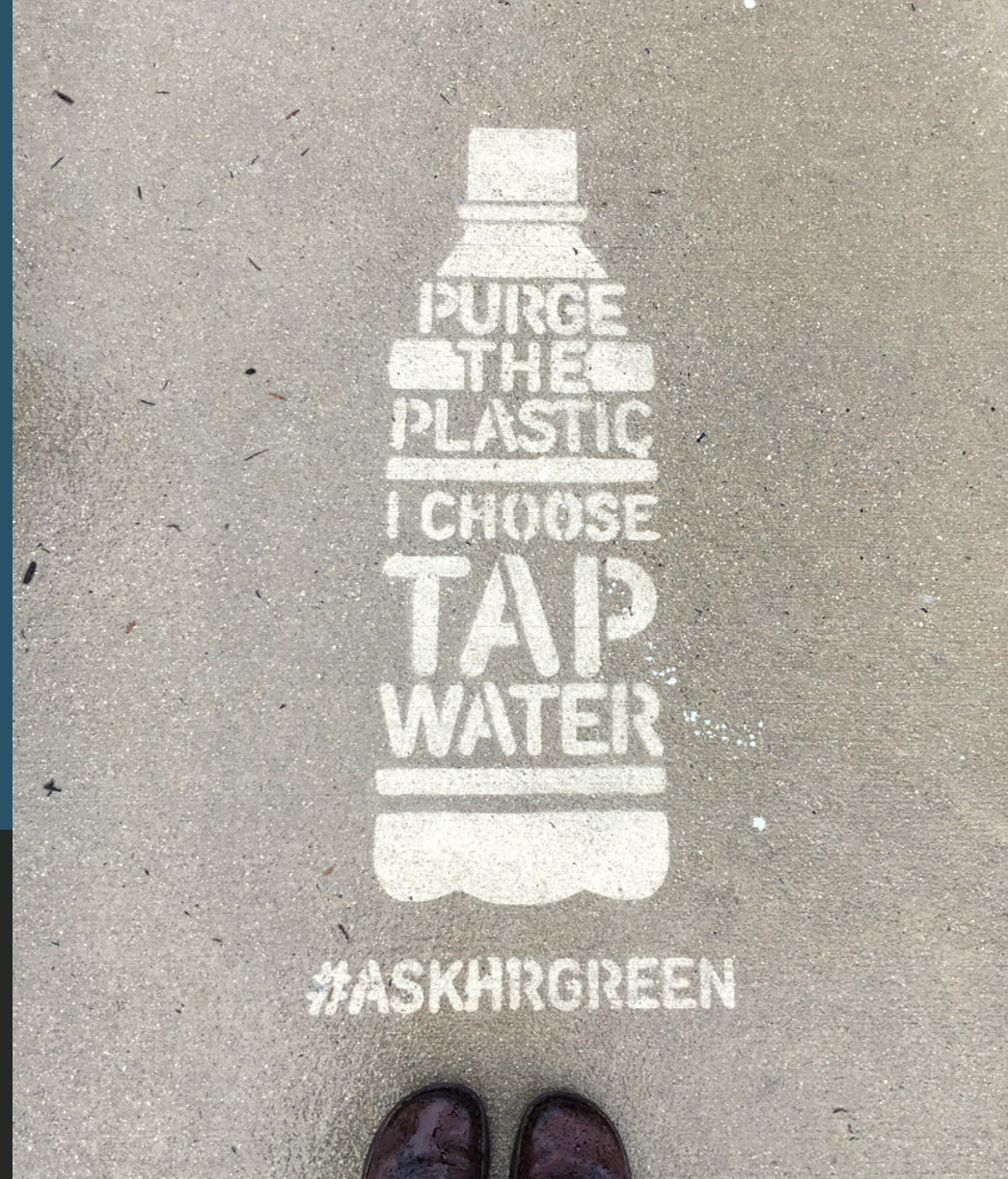


Installation

laser-cut paperboard stencils
super hydrophobic spray
cardboard
↑↑ rocks/weights



"MAGIC" MESSAGES appear only when it rains




askHRgreen.org WRITE AS RAIN GIVEAWAY

FIND A HIDDEN MESSAGE
SHARE IT!
WIN PRIZES

- ✓ Dave & Busters
- ✓ Top Golf
- ✓ Virginia Zoo
- ✓ Gift Cards

AND MORE!

Complete giveaway details at askHRgreen.org



#ASKHRGREEN

MODEST MOUSE

October 16 at Chrysler Hall

FREE TICKETS UP FOR GRABS!

Find a hidden message or create your own green pledge. Share with #askHRgreen. Win ROCKIN' prizes now through October 26th.

askHRgreen.org Write as Rain GIVEAWAY



NOW THROUGH OCT. 26TH

SHARE A WRITE AS RAIN MESSAGE WITH #ASKHGREEN TO WIN GREAT PRIZES!

"WRITE AS RAIN" CAMPAIGN RESULTS

\$12,000 BUDGET

\$75,000 MEDIA EXPOSURE



"BUBBA" Award Winner
Best Education & Outreach Campaign

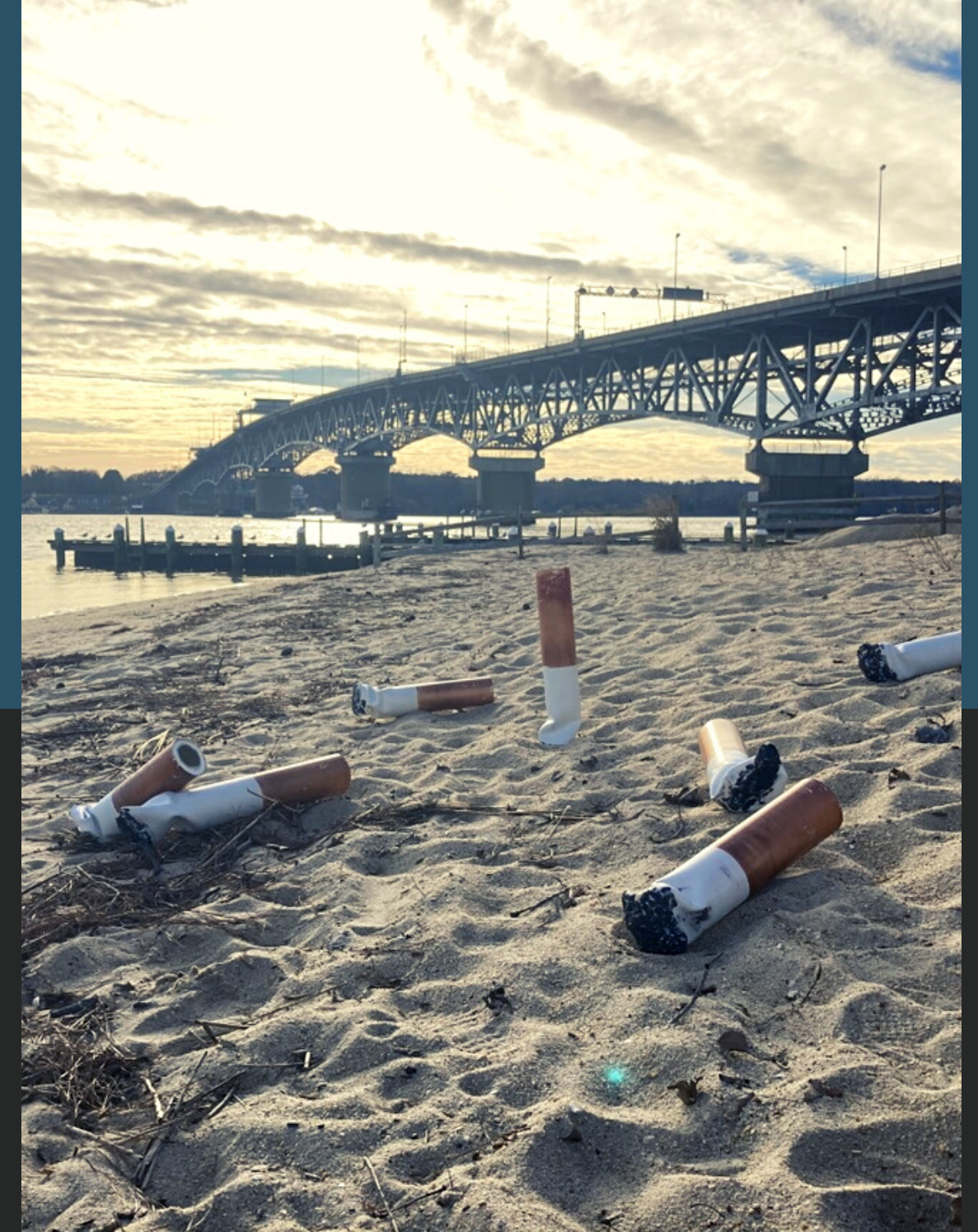


#NOBUTTSABOUTIT CIGARETTE LITTER CAMPAIGN

PUBLIC ART & EDUCATION

Large scale model cigarette butts created
for local art installation & conversation





#NOBUTTSABOUTIT Cigarette Butts are the #1 littered item in the U.S.



askHRgreen.org

MOST LITTERED ITEM IN THE U.S.

32% OF ALL LITTER COLLECTED IS CIGARETTE BUTTS



#NoButtsAboutIt

askHRgreen.org

THEY DON'T BIODEGRADE

95% OF CIGARETTE FILTERS ARE MADE OF A TYPE OF PLASTIC WHICH PERSISTS IN THE ENVIRONMENT



#NoButtsAboutIt

askHRgreen.org

NO PLACE TO GO

41% OF SMOKERS REPORT THEY DO NOT HAVE RECEPTACLES FOR CIGARETTE BUTTS AT WORK



#NoButtsAboutIt

PUBLIC RELATIONS

TV/Digital Media Coverage

WVEC (ABC) News

WTKR (CBS) News

WTVR (CBS) Richmond News

WTKR (CBS) "Coast Live"

WAVY (NBC) "The Hampton Roads Show"



PUBLIC RELATIONS

Print/Digital Media Coverage

The Virginian-Pilot
Daily Press

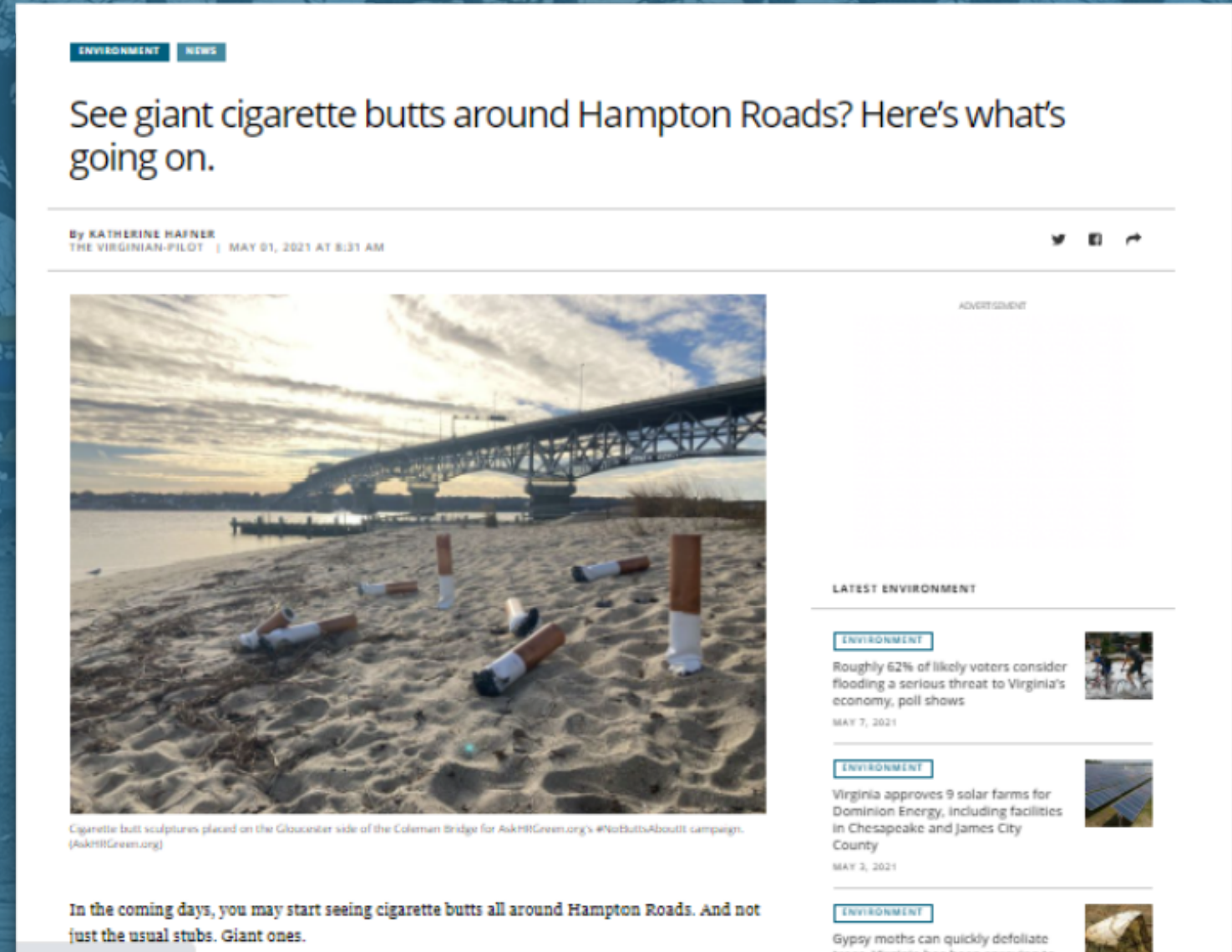
The Virginia Gazette

The Suffolk News-Herald

The Smithfield Times

Gloucester Gazette

City of Va Beach "Live the Life" Blog



PUBLIC RELATIONS

National Media Coverage

MSN News

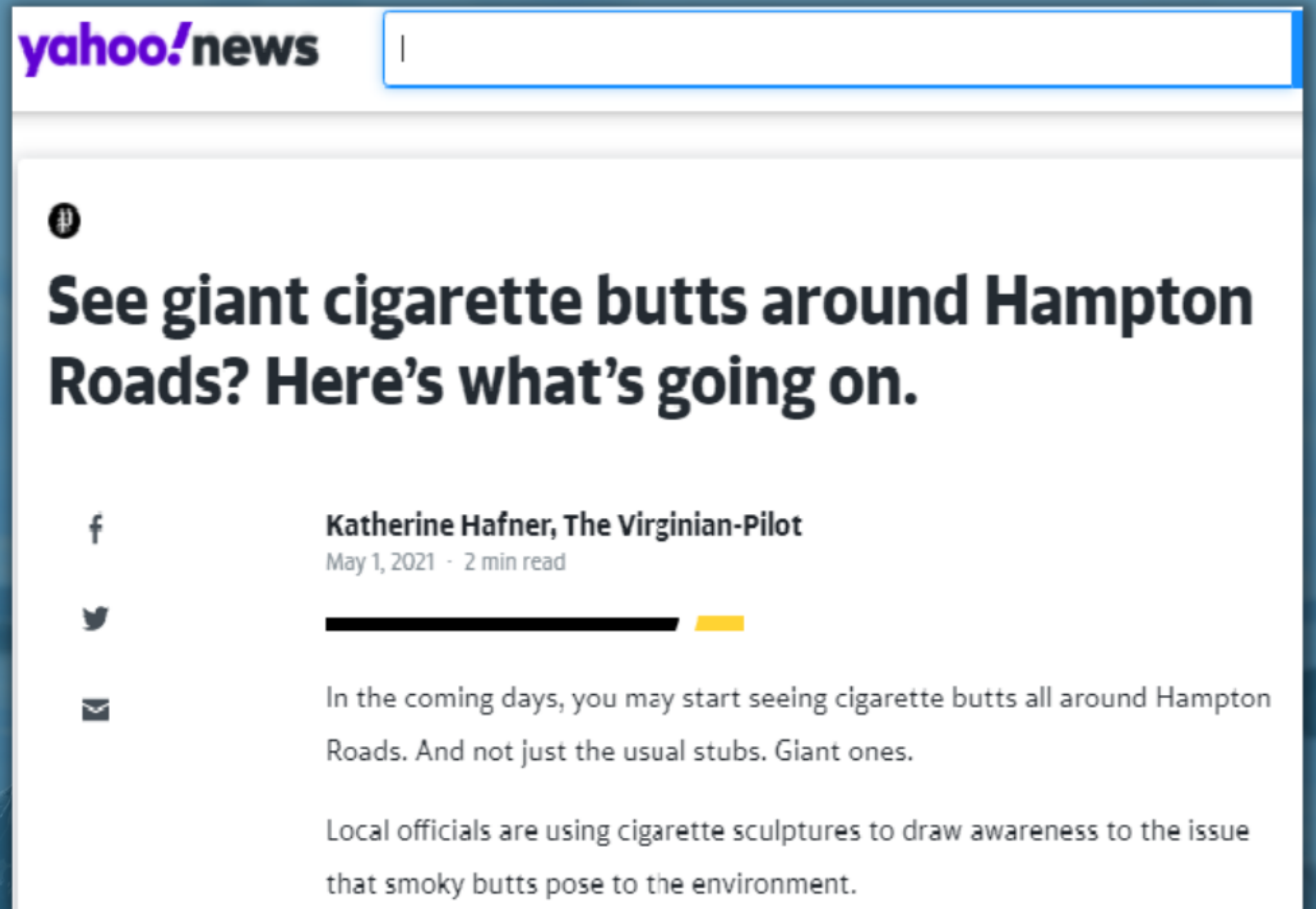
Yahoo News

Daily Advent

Flipboard digital magazine app

Goodwordnews.com

WFMZ-TV (CBS) News; Allentown



PUBLIC RELATIONS VALUE

17 PR-DRIVEN MEDIA PLACEMENTS

1,811,596 CIRCULATION

\$79,150 MEDIA VALUE



BAY STAR HOMES PROGRAM



WORKING TOGETHER
for clean, healthy waterways

INSIDE

Install low flow fixtures

Reduce, reuse & recycle

Conserve energy

Properly dispose of HHW and medications

OUTSIDE

Soil test before fertilizing

Redirect downspouts

Compost leaves and grass clippings

Plant trees and native plants

Scoop the poop

COMMUNITY

Install storm drains

Participate in community clean-up event

Volunteer on a restoration project

Participate in a community garden

GOOD to DO Become a Bay Star Home and Make a Difference!
It's FREE, FUN, EASY TO DO and GOOD for our local waterways.

GROW GREEN *pick at least 2*

- ☐ Get a soil test before fertilizing
- ☐ Plant a tree
- ☐ Choose native plants & avoid invasive species
- ☐ Reduce my fertilizer and pesticide usage
- ☐ Reduce my lawn area and convert to planted beds
- ☐ Compost leaves and grass clippings or use proper disposal methods
- ☐ Raise the mower blades to three inches or higher to keep the lawn a little longer
- ☐ Participate in a community garden
- ☐ Buy local produce or grow my own

WATER CONNECTIONS *pick at least 2*

- ☐ Keep gutter area in front of my house clear of dirt, leaves, grass clippings and debris
- ☐ Redirect my downspouts into a planted bed away from a paved surface
- ☐ Keep kitchen fats, oils and grease out of my drain disposal
- ☐ Reduce or eliminate my use of the garbage
- ☐ Dispose of household hazardous waste and electronic waste properly
- ☐ Keep litter and cigarette butts out of waterways by disposing of them properly
- ☐ Dispose of medicines properly - never flush them
- ☐ Flush only my "personal" contributions - never flush paper towels, wipes, feminine hygiene products or other trash down the toilet

CONSERVE RESOURCES *pick at least 2*

- ☐ Turn off lights and appliances when not in use
- ☐ Install low flow faucets and toilets
- ☐ Reduce, Reuse and Recycle
- ☐ Use reusable shopping bags
- ☐ Choose refillable water bottles over bottled water
- ☐ Line dry laundry whenever possible
- ☐ Drive fewer miles, bike, combine trips, and/or use public transportation

GET INVOLVED! *pick at least 2*

- ☐ Scoop the poop
- ☐ Do not feed geese and migrating ducks
- ☐ Install storm drain medallions in my community
- ☐ Volunteer to help on a restoration project
- ☐ Attend an environmental workshop/seminar annually
- ☐ Participate in a community event or clean-up

I'M ALSO INTERESTED IN...

- ☐ Installing a rain barrel on my property
- ☐ Installing a rain garden on my property
- ☐ Planting a buffer or living shoreline
- ☐ Installing and maintaining a pet waste station in my neighborhood
- ☐ A lawn care nutrient management plan

YES, I WANT TO MAKE A DIFFERENCE!

Name _____ Phone _____

Address _____

City, State, Zip _____

Neighborhood _____ Email _____

☐ I'd like to receive information from my local watershed restoration group

☐ Sign me up to receive the askHRgreen.org newsletter

A local Bay Star Homes representative will contact you regarding your welcome packet and yard flag.
Apply online at www.BayStarHomes.org or submit your application by mail to: HRPDC, 723 Woodlake Drive, Chesapeake, Virginia 23320

BAY STAR HOMES
askHRgreen.org





**Start Smart
Recycle
Right**

EMPTY • CLEAN • DRY

Recycle Right
Let's get back to the basics...

EMPTY METAL CANS

- Steel and Tin Cans
- Aluminum Cans

PAPER PRODUCTS

- Printer Paper
- Newspaper
- Magazines
- Cardboard Rolls
- Flattened Cardboard Boxes

EMPTY PLASTIC BOTTLES & JUGS WITH A NECK OR SPOUT

- Beverages
- Non-toxic Cleaning Products

FOR A CLEANER, GREENER HAMPTON ROADS

askHRgreen.org

Celebrating 10 Years!

**10-FOR-10
VIRGINIA NATIVE TREE GIVEAWAY**



ENTER TO WIN ONE OF 10 TREES!



POOP! **BAG IT!** **TRASH IT!**

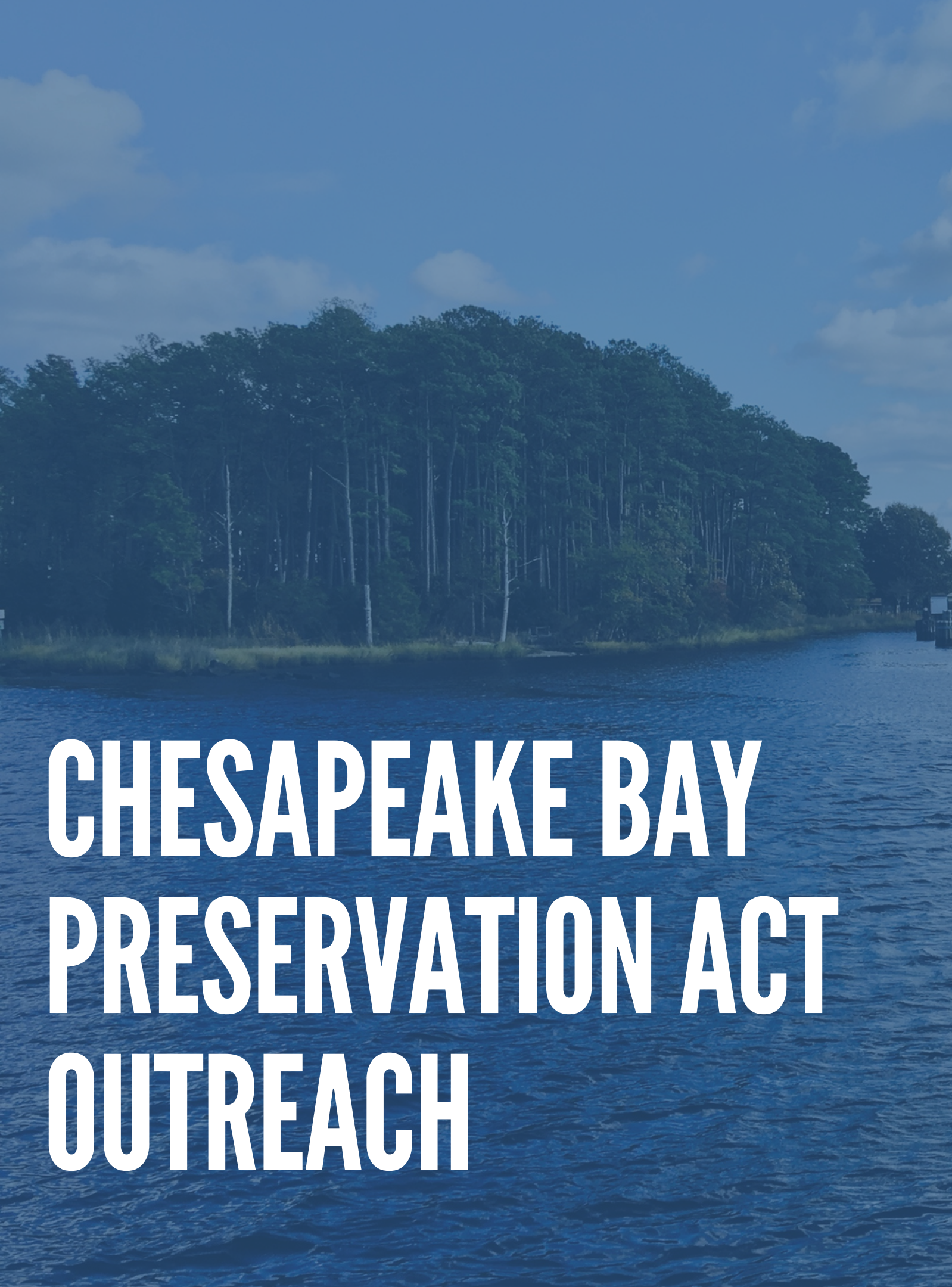
askHRgreen.org

IF I COULD, I WOULD!

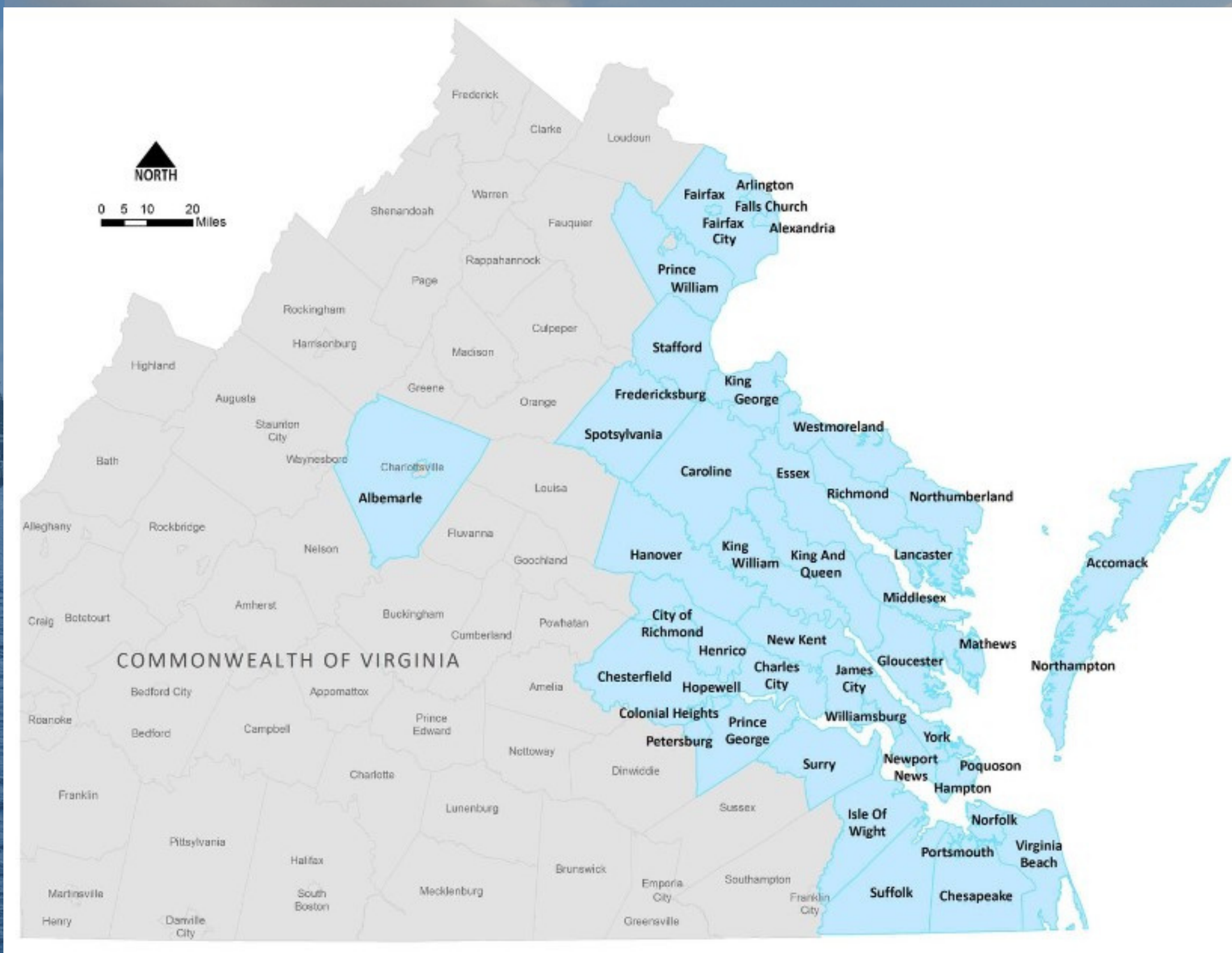


RESOURCES





CHESAPEAKE BAY PRESERVATION ACT OUTREACH





WHO DO WE WANT TO REACH?

Local Bay Board Members

Real Estate Community

Residential Contractors

Waterfront Property Owners



Collection

Chesapeake Bay Preservation Act Board Training

This training provides an overview of the Chesapeake Bay Preservation Act (Bay Act) for local board members and focuses on their role and legislative authority in program implementation.

[Get started](#)



What Happens on the Land Impacts our Waters



Laws and Jurisdictions



Building in the RPA



**Exception Request
Examples**



REAL ESTATE COMMUNITY

**BERKSHIRE
HATHAWAY**
HOMESERVICES

TOWNE
REALTY

Selling and Living on the Water: Knowing the Regulatory Ramifications

KC Filippino & Jill Sunderland
Water Resources Staff
Hampton Roads Planning District Commission



HRRRA's MEMBER & ANNUAL EXPO CONFERENCE

PRESENTED BY THE NEW HOMES COUNCIL
WEDNESDAY, SEPTEMBER 28, 2022, 11:30AM-3:00PM
AT THE CHESAPEAKE CONFERENCE CENTER
YOU PAWSITIVELY CAN'T MISS THIS YEARS EXPO!

FREE TO ALL HRRRA MEMBERS
(PERSONAL PETS STRICTLY PROHIBITED)

NETWORK WITH YOUR
PEERS AND VISIT MORE
THAN 50+ EXHIBITORS.
BRING PLENTY OF
BUSINESS CARDS
FOR DOOR PRIZES!
DONATIONS
ENCOURAGED FOR
HRRRA'S PET DRIVE!



ENJOY PLENTY OF GAMES, GIVEAWAYS, GREAT LUNCH BUFFET AND GUEST SPEAKERS.

BE SURE TO ENTER FOR A CHANCE TO WIN
FREE 2023 HRRRA MEMBERSHIP DUES!

SCHEDULE OF EVENTS:

10:00AM-11:00AM	ELM STREET SOCIAL MEDIA BOOTCAMP
11:15AM-12:00PM	NEW HOMES' BUILDERS PANEL
11:30AM-3:00PM	EXPO
1:00PM-1:15PM	ANNUAL MEMBERSHIP MEETING & ELECTION
1:15PM-2:30PM	REALTOR®/LAWYER, GOVERNMENT AFFAIRS AND RESALE COUNCIL JOINT FORUM - SOUTHSIDE HAZARDS SERIES

Hampton Roads REALTOR®

VOLUME 42, ISSUE 7 • JULY - AUGUST 2021

BANG FOR THE BUCK
Are you making the most of your REALTOR® benefits?

ALSO INSIDE:
7 REALTOR® benefits: What you don't know could be costing you!

Helpful tools for waterfront buyers



Allison C. Sunderland

Water Resources Planner

and

Ashley M. Gordon

Coastal Analyst,

Hampton Roads Planning District Commission

When your client is considering a property near the water, keep them in the know about flood risk, flood insurance, and requirements for home improvement projects in Chesapeake Bay Preservation Areas.

Here in Hampton Roads, we are fortunate to have a lot of waterfront property. With our creeks, rivers, the Chesapeake Bay and the Atlantic Ocean, we have beautiful views and easy access for boating, fishing and swimming. It's no wonder so many buyers are interested in living near the water. While there are many fantastic advantages to purchasing a waterfront home, there are also additional considerations. You can provide your clients a great service by making sure they consider: 1) potential flood risk and flood insurance and 2) the impact of the Chesapeake Bay Preservation Act ("Bay Act") on a property they are interested in.

Good to know: flood insurance
Floods are the most common natural hazards, and the Hampton Roads region is no stranger to flooding. There are many causes of flooding, including high tides, storm surge and heavy rainfall. It is important to keep in mind that even properties that are not directly along the water can be at risk of flooding because anywhere it can rain, it can flood!

Take for instance the damage caused by Hurricane Matthew, which hit the Hampton Roads region in October 2016. Of the Hampton Roads households that were impacted, 84% were outside of high-risk mapped flood zones.

What actions can homeowners take to protect their property from flooding? A critical first step is purchasing flood insurance. Homeowner's and renter's insurance do not typically cover flood damage, so a separate policy from the FEMA National Flood Insurance Program (NFIP) or a private insurer is needed.

Almost 100 insurance companies write and service NFIP policies, and you can encourage homeowners to find out more by contacting their insurance agent. They can also visit GetFloodFluent.org, a resource developed by the Hampton Roads Planning District Commission and member localities to provide facts about flood risk and flood insurance.

You can further assist your client by checking to see the FEMA flood zone designation for a property and whether it is located in the Special Flood Hazard Area, or 1% annual chance flood zone using the find.your.flood.zone.tool on GetFloodFluent.org. But remember, a low-risk flood zone does not mean no-risk! Encouraging your client to purchase an affordable flood insurance policy now could save them a great deal of money in the future. Just one inch of water in a home can cause more than \$25,000 in damage.

GetFloodFluent.org has a [flood risk & coverage calculator](http://flood.risk&coverage.calculator) for estimating flood insurance premiums. This tool will provide an idea of the cost of flood insurance to help inform your client before they contact their insurance agent for an official quote. There is typically a 30-day waiting period before flood insurance policies take effect, so encourage your clients to act now and not delay. Once a storm is approaching, it's too late!

Good to know: Bay Act
Building homes and businesses along creeks, rivers, and the Chesapeake Bay has a significant impact on the quality of those waterways. During rainfall events, when a property is undeveloped and covered with trees and other vegetation, almost all precipitation will soak into the ground.

However, as trees are removed and hard surfaces are added, less precipitation is absorbed and more will become runoff. As runoff flows over lawns and paved surfaces, it picks up fertilizers, pet waste, trash, and dirt, carrying it to the waterway. More runoff leads to polluted waterways.

In order to minimize the impact of development on the Chesapeake Bay, Virginia established the Bay Act in 1988. The Bay Act requires cities and counties to protect sensitive lands near waterways, especially the trees and plants in the 100-foot buffer of land adjacent to the waterway. The benefits of the buffer include

(Helpful tools for waterfront buyers, continued from page 28)

trapping pollutants before they reach the waterway and minimizing shoreline erosion by slowing down the flow of runoff.

What does this mean for waterfront buyers? Often buyers will like to remove trees to build decks, install a pool, add a path down to the waterway, or simply for a better view of the water. The buffer is protected by the Bay Act and local ordinances. Cities and counties in Hampton Roads are required to administer programs to protect the vegetation in the 100-foot buffer and limit the impacts of adding decks, sheds, or similar improvement projects.

Homeowners are often required to offset the impacts of their project by planting additional trees and shrubs or reducing the amount of hard surface on their lot. They will need to submit an application to the locality that describes the project and the mitigation measures to be taken. If approved, the locality grants a Chesapeake Bay Preservation Area permit. Local staff are standing by to help homeowners with the process.

You can assist your client by checking to see if the property they are interested in is located within the Chesapeake Bay Preservation Area. The Hampton Roads Planning District Commission along with their friends at askHRgreen.org developed an [address look up tool](http://address.look.up.tool) that you can use to point your clients in the right direction. You simply enter the property address, and the tool will let you know if the property is within the Chesapeake Bay Preservation Area. It also provides a link to reach out to local staff for further information.

Good to do
When your client is considering a property near the water, keep them in the know about flood risk, flood insurance, and requirements for home improvement projects in Chesapeake Bay Preservation Areas. Waterfront homeowners want to protect their investment from flooding and avoid surprise permitting requirements due to the Bay Act. Be sure to share these resources:


Good to Know
[Learn more about flood risk in Hampton Roads](http://Learn.more.about.flood.risk.in.Hampton.Roads)

Good to Do
[Protect property with flood insurance](http://Protect.property.with.flood.insurance)


Good to Know
[Learn more about how homeowners can protect water quality](http://Learn.more.about.how.homeowners.can.protect.water.quality)

Good to Do
[Discuss which properties are covered by the Bay Act](http://Discuss.which.properties.are.covered.by.the.Bay.Act)

WATERFRONT PROPERTY OWNERS

 **UPCOMING EVENTS** Hampton Roads Great American Cleanup • 03.25.23 - 03.26.23 [GET DETAILS](#) [HIDE](#)

[askHRgreen.org](#) [FOR A CLEANER, GREENER HAMPTON ROADS](#) [KNOWLEDGE CENTER](#) [COMMUNITY CENTER](#) [RESOURCE CENTER](#)



CLEAN WATER & WATERWAYS • YARD & LANDSCAPING


Living on the Water

Water is everywhere in Hampton Roads, including where many people live. If you have a waterfront home, be sure to check with locality staff to obtain Chesapeake Bay Preservation Area (CBPA) approval or a permit before you begin your next project.


The Good News

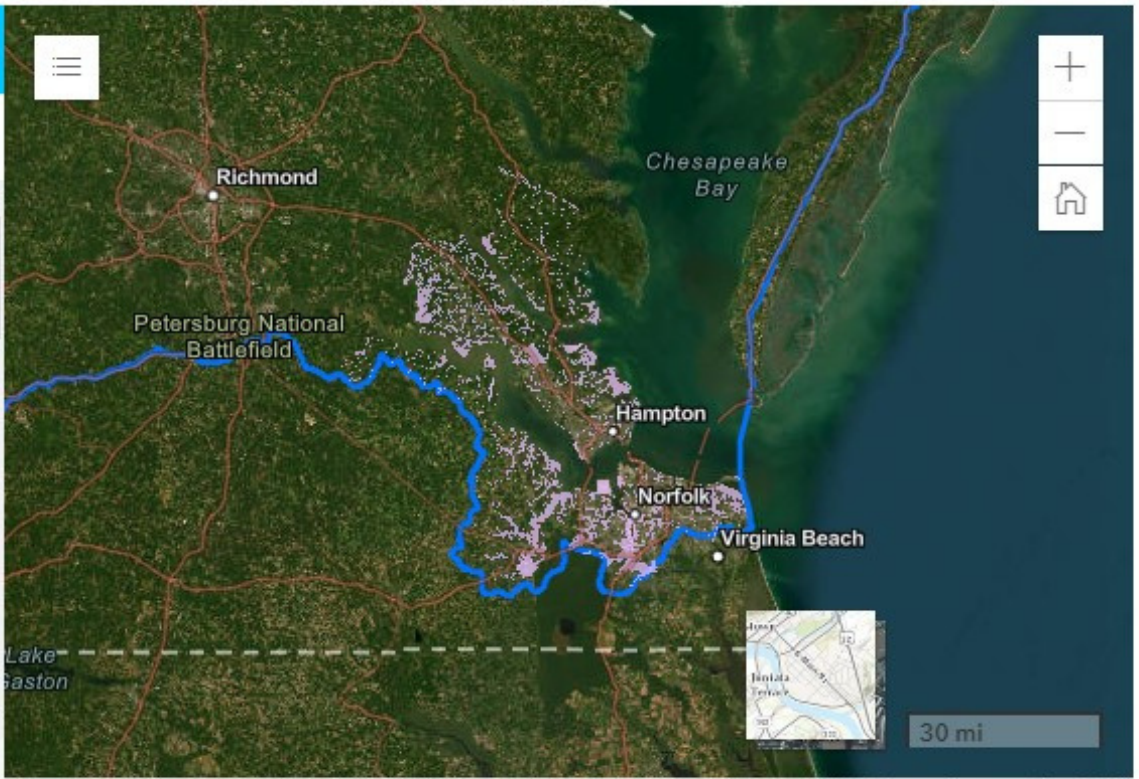
Do you live on or near the water? Do you have a beautiful water view and want to enhance it? Do you enjoy all that our waterways have to offer? **If so, we have some good news to share.** There are simple ways you can protect your view, preserve your yard, not harm any birds, plants, or animals that live near your waterway, and improve local water quality with some simple best practices.

CBPA in Hampton Roads

Find address (enter house number to start) 

Are You Connected to the Chesapeake Bay?





Earthstar Geographics | HRPDC, USGS | HRPDC | City of Newport News, VGIN, Esri... Powered by Esri

[askHRgreen.org](#)

HRGEO
Hampton Roads Geospatial Exchange Online



MATERIALS

HOMEOWNER RACK CARD
CONTRACTOR RACK CARD
FACT SHEET
E-MAIL DISPLAY
60-SECOND & 30-SECOND VIDEOS

MEDIA

NEXTDOOR ADS - WATERFRONT ZIP CODES
TARGETED EMAIL - 40,000 ADDRESSES
TARGETED DISPLAY ADS - IP ADDRESSES

FUNDING

CHESAPEAKE BAY PHASE III WIP
PDC GRANT



WATERFRONT PROPERTY OWNERS

Campaign

RESOURCES

Do you live on the water?

Making changes to your property?

Before you start, check to see if you need CBPA approval or a permit.



Did you know that many home and yard improvement projects require special approval when you live on the water?

Don't be caught off guard. Contact your city or county staff to see if you need Chesapeake Bay Preservation Area (CBPA) approval or a permit.

Projects like these may require approval:

- Removing trees
- Adding a shed, deck or gazebo
- Installing a swimming pool
- Expanding a walkway or patio
- Building an addition

That doesn't mean you can't make your home your own - just do it properly.

See back panel for more information.

Good to Know

The trees and shrubs along the shoreline help keep our waterways clean. They filter out pollutants and slow down runoff, which minimizes erosion.

The Virginia Chesapeake Bay Preservation Act ("Bay Act") requires cities and counties to balance development and water quality along our waterways... even on private property.

Good to Do

- ✓ Contact city or county staff to see if your property falls within the Chesapeake Bay Preservation Area.
- ✓ If your project is in the CBPA, inquire about permits before starting any tree maintenance or building projects.
- ✓ Be a waterway steward. Maintain trees and vegetated buffers near the shoreline.

Before you start, check to see if you need CBPA approval or a permit.

askhrgreen.org/living-on-the-water

Find out if your project is in the CBPA.

Contact your locality staff.

Learn about buffer areas.

FOR A CLEANER, GREENER HAMPTON ROADS

askHRgreen.org

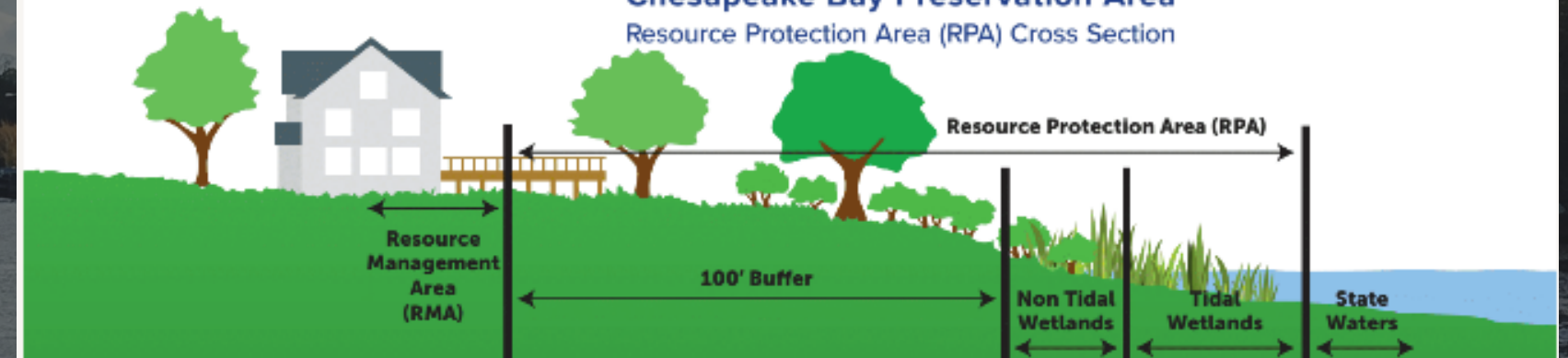


Making changes to waterfront property? Before you start, check to see if you need CBPA approval or a permit.

Before you start any outdoor improvement project near a waterway, be sure you have checked if your property is within the Resource Protection Area (RPA). You may be required to obtain a Chesapeake Bay Preservation Area (CBPA) permit or approval.

Since 1988, the Virginia Chesapeake Bay Preservation Act ("Bay Act") has required cities and counties to balance development and water quality along our waterways... even on private property. The RPA is a designation for environmentally-sensitive areas that includes wetlands, shorelines, and a 100-foot buffer. In order to minimize erosion, reduce stormwater runoff, and filter pollutants, the 100-foot buffer should remain vegetated.

Chesapeake Bay Preservation Area Resource Protection Area (RPA) Cross Section



How can I check to see if there is an RPA designation on my property?

- Contact your city or county staff or check locality websites.
- Use the address look-up tool on askHRgreen.org/living-on-the-water.

Can I build a water-dependent facility (such as a dock, a pier, or an access path) within the RPA?

- Usually you're allowed to build, but an approval is likely required.

Can I remove trees or vegetation from the RPA?

- That's subject to approval by local staff and replacement plantings may be required.

Can I build a shed, deck, detached garage, or swimming pool? Or an addition to my house?

- Structures should be located outside of the RPA whenever possible.
- If the encroachment into the RPA cannot be avoided, an exception may be approved and mitigation plantings will often be required.

Are there consequences for building in the RPA without approvals?

- Yes! Building without CBPA approval can result in penalties and/or required mitigation plantings.

City or county staff can advise you on how best to achieve the goals for your property.

Before you start,
check to see if you need CBPA approval or a permit.

- Find out if your project is in the CBPA.
- Contact your locality staff.
- Learn about buffer areas.

FOR A CLEANER, GREENER HAMPTON ROADS

[askHRgreen.org /living-on-the-water](http://askHRgreen.org/living-on-the-water)





Making changes to your property? Before you start, check to see if you need CBPA approval or a permit.

Did you know that many home and yard improvement projects require special approval when you live on the water?

Don't be caught off guard. Contact your city or county staff to see if you need Chesapeake Bay Preservation Area (CBPA) approval or a permit.



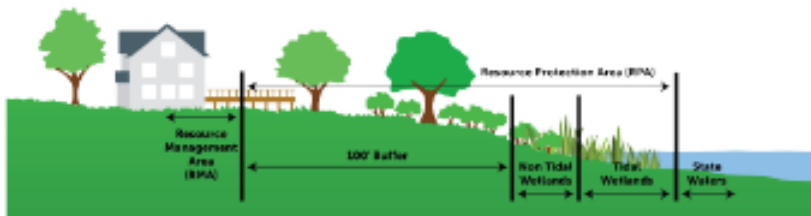
Projects that may require approval include:

- Removing trees
- Adding a shed, deck or gazebo
- Installing a swimming pool
- Expanding a walkway or patio
- Building an addition

Trees and shrubs along the shoreline help keep our local waterways and the Chesapeake Bay clean. The plants filter out pollutants and slow down runoff, which minimizes erosion.

Understanding the Bay Act

Your property may fall under the Chesapeake Bay Preservation Act ("Bay Act"), which requires cities and counties to balance development and water quality along our waterways... even on private property.



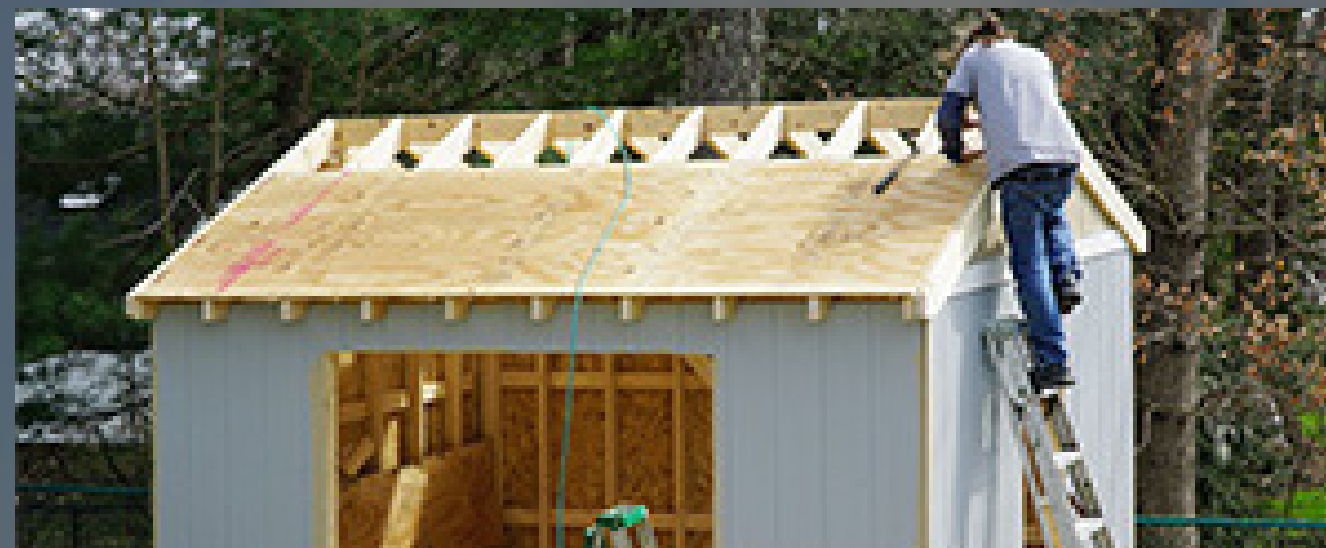
The Resource Protection Area extends 100 feet from the edge of the water or wetlands. In more urbanized areas, it may be referred to as the Intensely Developed Area (IDA). Check with your locality for more information.

What can waterfront homeowners do?

- Contact city or county staff to see if your property falls within the Chesapeake Bay Preservation Area.
- If your project is in the CBPA, inquire about permits before starting any tree maintenance or building projects.
- Be a waterway steward. Maintain trees and vegetated buffers near the shoreline.

Before you start, check to see if you need CBPA approval or a permit.

For more information, to see if your property is in the Chesapeake Bay Preservation Area, or to find out who to contact for your locality, go to askhrgreen.org/living-on-the-water.



BEFORE YOU START

making changes to your waterfront lot, check to see if you need CBPA approval.

askHRgreen.org



BEFORE YOU START

making changes to your waterfront lot, check to see if you need CBPA approval.

askHRgreen.org

TARGETED MESSAGING

Targeted Emails

	Emails Sent	Opens	Went to askHRgreen - Living on the Water page
Sent on 9/13/22	60,850	11,795	1,204
Sent on 9/27/22	49,055	9,937	989
TOTAL		21,732	2,193

Digital Ads

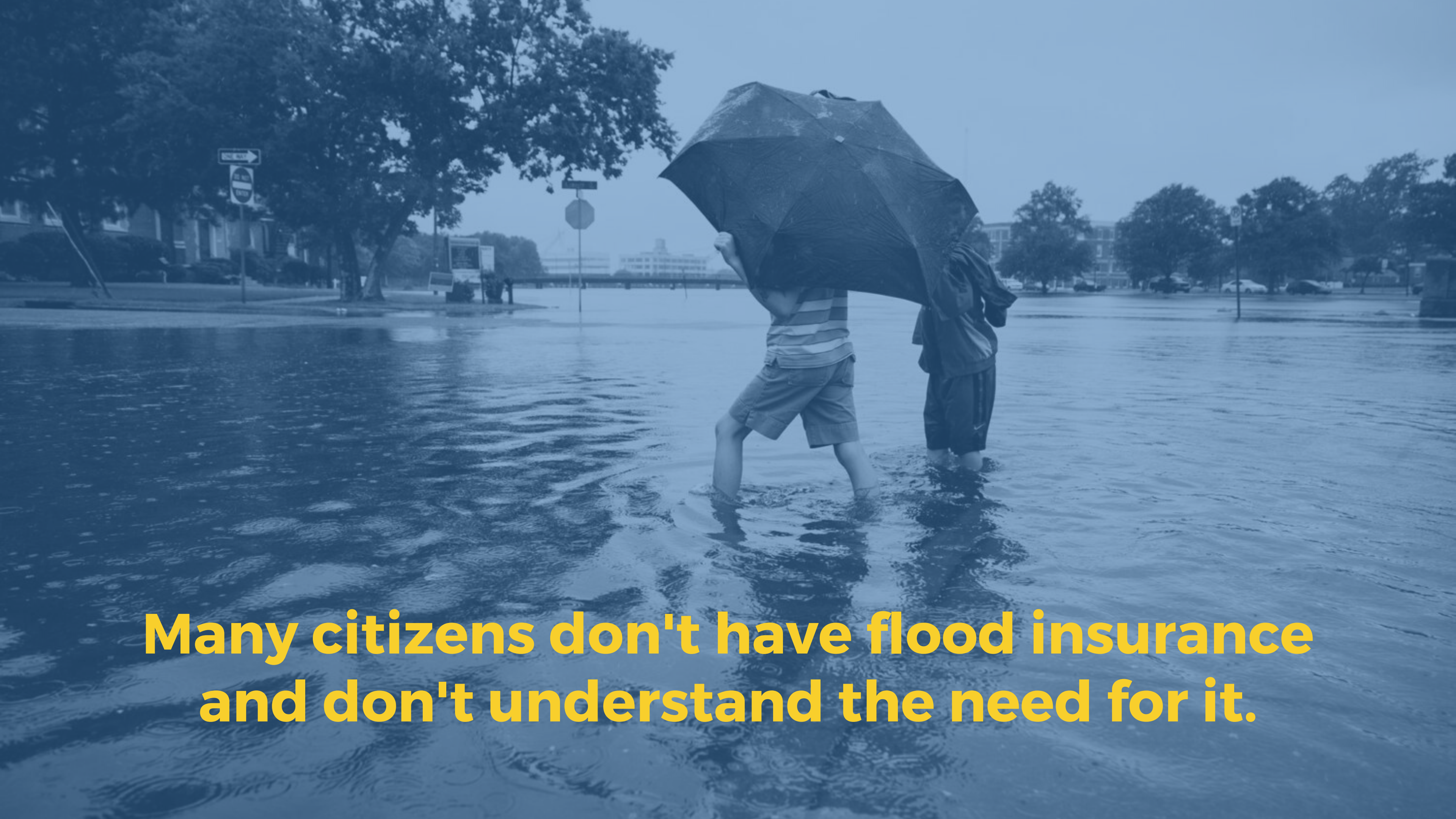
	Ads that Could be Seen	Went to askHRgreen - Living on the Water page
WAVY (Sept/Oct)	380,021	510
Nextdoor (Sept/Oct)	18,918	86
		596

RESULTS





FLOOD INSURANCE OUTREACH



**Many citizens don't have flood insurance
and don't understand the need for it.**



Educate about flood issues and facts and the need for flood insurance, especially here in Hampton Roads.

Debunk flood insurance myths and misunderstandings.

Encourage people to contact their insurance agent to get a quote.

OUTREACH GOALS



GET
FLOOD
FLUENT.ORG

10:48

WHY

Why do you
need flood
insurance?

Sure, many homes and families in Hampton Roads have yet to experience flooding. If you haven't had water where it's not supposed to be, you've been lucky. But times, as they say, are a'changin'. And the facts are the facts. Here goes...



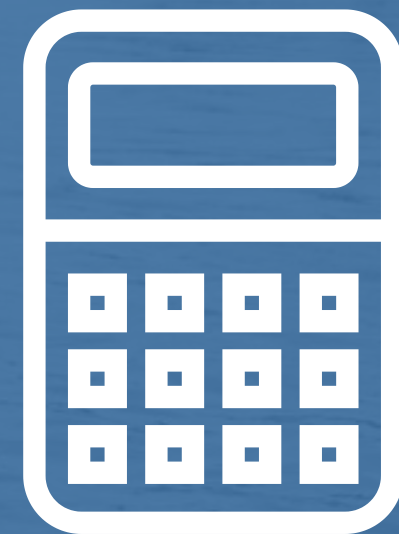
CAMPAIGN ELEMENTS



Website & Toolkit



Paid Media &
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Flood Insurance
Coverage Calculator



Get Flood Fluent, Hampton Roads,
and **protect yourself with flood insurance.**

← TAKE THE CHALLENGE ||| GET THE FACTS →

WHY

Why do you need flood insurance?

Sure, many homes and families in Hampton Roads have yet to experience flooding. If you haven't had water where it's not supposed to be, you've been lucky. But times, as they say, are a'changin. And the facts are the facts. Here goes...



Floods are the most common natural hazards.¹

And we're not alone - 90 percent of all natural disasters in the U.S. involve some type of flooding.² But not every flood is catastrophic. Smaller, more frequent flooding degrades infrastructure and can damage roads and building foundations over time. Communities suffer school closures, traffic interruptions, and continuing cost and inconvenience due to this "nuisance flooding." Degraded sewer infrastructure results in heightened public health risks.³ And on it goes...



Anywhere it can rain, it can flood. Period.

High-risk areas, including parts of Hampton Roads, have a one-in-four chance of experiencing a flood over the life of a 30-year mortgage.¹ Over the past 70 years, heavy rainfall events have become more intense and frequent in our area and will only continue to increase.² Based on previous records, it is also likely that water levels will be higher than the average daily high tide when a rainfall event occurs.³

HOURS OF RAIN DURING HIGHER-THAN-AVERAGE HIGH TIDE

HOW

How can I protect my home?

As a homeowner, there are additional steps you can take to reduce your risk of damage during a flood event. Proactive strategies include building smart, elevating structures, installing flood vents and managing rainfall.

Do your homework.

Having a flood elevation certificate helps you understand your risk. It can also help you reduce your flood insurance premium. Your community may have a flood elevation certificate on file for your property, but if not, you can contact a surveyor to have a flood elevation certificate completed for you. Contact your local floodplain administrator to learn more.

Build smart.

When adding new structures to your property, always work with a licensed contractor and get the proper permits for your project. It's always smart to build outside of the flood risk area if you can, or if that's not possible, elevate your new structure. You will also want to be sure your new structure doesn't impede the drainage flow of your property. Contact your local planning department for



TAKE THE CHALLENGE



GET THE FACTS



HOW

How can I stay safe during a flooding event?

According to the National Weather Service, more deaths occur each year due to flooding than from any other thunderstorm-related hazard. To stay safe, it is vital that you and your family have a plan for responding to flooding.



TAKE THE CHALLENGE



GET THE FACTS



Stay informed.

No matter how you prefer to get your information, stay up-to-date with the latest weather bulletins from the National Weather Service. You can tune in on a NOAA Weather Radio, through local radio or TV news programs or social media. And if your community offers it, register for weather-risk alerts.

Know your zone.

Look up your evacuation zone, which is different from your flood hazard zone, and keep that information on hand. It will help you understand any evacuation orders that may be issued in advance of an expected flood event. If advised to evacuate, please do so.

Turn around, don't drown.

Not sure if you need flood insurance? Take the challenge and find out...

Start

press Enter ↵





ANYWHERE IT CAN RAIN IT CAN FLOOD

See how a flood can affect you.



Then get a quick estimate
of what your **flood insurance
rate** might be.



FILL UP ON FLOOD FACTS.

Think you know your risks?
Think you're covered for flooding?
Be sure you know...

THE FACTS

- /// FLOODS ARE THE MOST COMMON NATURAL HAZARDS.**
Ninety percent of all natural disasters in the U.S. involve some type of flooding.
- /// ANYWHERE IT CAN RAIN, IT CAN FLOOD.**
It's true; rain causes flooding in Hampton Roads. Over the past 70 years, heavy rainfall events have become more intense and frequent in our area and will only continue to increase.
- /// HOMEOWNERS AND RENTERS INSURANCE POLICIES DO NOT COVER FLOOD DAMAGE.**
Damage resulting from flooding must typically be insured by a separate policy.

These are a few of the simple, indisputable facts about the growing chances for flooding and why you need to contact your insurance agent about flood insurance.
TIME TO ACT!



GETFLOODFLUENT.ORG

WHY DO I NEED FLOOD INSURANCE?

- /// ONE INCH OF FLOODING CAN COST MORE THAN \$25,000.**
One inch of water inside the home could cause over \$23,000 in damages and more than \$3,000 in personal property costs on average.
- /// WE ARE SURROUNDED BY WATER.**
Waterways permeate every corner of Hampton Roads, making it especially susceptible to flooding.
- /// LOW-RISK DOES NOT MEAN NO-RISK.**
More than one in five claims to the National Flood Insurance Program in South Hampton Roads have been for properties outside of high-risk flood zones. Flood insurance can offer you some peace of mind.
- /// YOU NEED TO PROTECT YOURSELF AS OUR FLOOD RISKS CONTINUE TO GROW.**
In Hampton Roads, uninsured residents impacted by Hurricane Matthew received around \$4,000 in assistance from FEMA whereas those with flood insurance received an average of \$35,000.

WANT MORE FACTS? GETFLOODFLUENT.ORG

GETFLOODFLUENT.ORG is a regional outreach campaign spearheaded by the 17 localities of the Hampton Roads Planning District Commission to encourage area residents to purchase flood insurance.

To find out how to get coverage, contact your insurance agent or the National Flood Insurance Program's Help Center at 1-800-427-4661.



FILL UP ON THE FACTS LOW-RISK DOES NOT MEAN NO-RISK.

More than one in five claims to the National Flood Insurance Program in South Hampton Roads have been for properties outside of high-risk, mapped flood zones.

What can you do about the growing chances of flooding in Hampton Roads?



FILL UP ON THE FACTS FLOODS ARE THE MOST COMMON NATURAL HAZARDS.




Ninety Percent of all natural disasters in the U.S. involve some type of flooding.

What can you do about the growing chances of flooding in Hampton Roads?




FILL UP ON THE FACTS THERE IS A 30-DAY WAITING PERIOD WITH FLOOD INSURANCE.




There is typically a 30-day waiting period from the time you purchase your flood insurance policy to the time it becomes active.

What can you do about the growing chances of flooding in Hampton Roads?



oodFluent.org • Hampton Roads Homeowner Becky & Her Flood Experience



Becky Bump
VIRGINIA BEACH RESIDENT

Watch later Share

oodFluent.org • Hampton Roads Homeowner Barclay & His Flood Experience



Barclay Shephard
POQUOSON RESIDENT

Watch later Share

TOOLKIT





CITY OF CHESAPEAKE

LOCAL BENEFITS

**Regional
Coordination**

**Identification of
Needs and
Development of
Campaigns**

**MS4 Compliance in
Hampton Roads**

**Using askHRgreen
Resources**



THANK YOU!